

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Pamela S Fowler
Debtor(s)

Case No. 15-04788-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Dec 21, 2020

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 82

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Pamela S Fowler, 9 Persimmon Trail, Fairfield, PA 17320-8489
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4718475	+ Accounts Services Dept., PO Box 731, Mahwah, NJ 07430-0731
4755803	+ CarMax Business Services LLC, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
4718482	+ Carmax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511
4726081	+ Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154
4718497	+ Exxon, PO Box 6044, Po Box 20507, Sioux Falls, SD 57117
4718498	+ Financial Recoveries, PO Box 1022, Wixom, MI 48393-1022
4718506	+ Gettysburg Eye Care, 408 East Middle Street, Gettysburg, PA 17325-1926
4885996	+ JPMorgan Chase Bank, National Association, 415 Vision Drive, Columbus, Ohio 43219
4731221	+ JPMorgan Chase Bank, National Association successo, c/o LeeAne O. Huggins, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4718513	+ Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
4718518	+ Phillips & Cohen Assoc. Ltd., Mail Stop 661, 1002 Justison Street, Wilmington, DE 19801-5148
4718523	+ TD Retail, Po Box 732, Mahwah, NJ 07430-0732
4722544	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5171709	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5171710	+ U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, U.S. Bank Trust National Association, as 84119-3284
4718526	+ WellsSpan, PO Box 742641, Cincinnati, OH 45274-2641

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste 400, Seattle, WA 98121-3132
4968746	EDI: BANKAMER.COM	Dec 22 2020 00:08:00	BANK OF AMERICA, N.A., P.O. BOX 31785, TAMPA, FL 33631-3785, Last four digits of Acct#:1097
4718477	+ EDI: BANKAMER.COM	Dec 22 2020 00:08:00	Bank Of America N.A., PO Box 5170, Simi Valley, CA 93062-5170
4718476	+ EDI: BANKAMER.COM	Dec 22 2020 00:08:00	Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
4718478	+ EDI: TSYS2.COM	Dec 22 2020 00:08:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
4718479	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Dec 21 2020 19:02:00	Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329
4747465	+ EDI: WFNNB.COM	Dec 22 2020 00:08:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4718481	+ EDI: CAPITALONE.COM	Dec 22 2020 00:08:00	Capital One, Attn: Bankruptcy, Po Box 30285,

4734260	EDI: CAPITALONE.COM	Dec 22 2020 00:08:00	Salt Lake City, UT 84130-0285
4745780	EDI: BL-BECKET.COM	Dec 22 2020 00:08:00	Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4760016	+ Email/Text: bncmail@w-legal.com	Dec 21 2020 19:02:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4718486	+ EDI: CITICORP.COM	Dec 22 2020 00:08:00	Citibank/The Home Depot, PO Box 790040, Saint Louis, MO 63179-0040
4718487	+ Email/Text: mediamanagers@clientservices.com	Dec 21 2020 19:01:00	Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
4718488	EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
4718489	EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728
4718490	+ EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenity Bank/King Sizes, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4718491	+ EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenity Bank/OneStopPlus.com, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4718492	+ EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenity Bank/Roamans, Attn: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
4718493	+ EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenitycapital/line, Po Box 182120, Columbus, OH 43218-2120
4718494	EDI: WFNNB.COM	Dec 22 2020 00:08:00	Comenitycb/linen Sourc, PO Box 183043, Columbus, OH 43218-3043
4718495	EDI: CBS7AVE	Dec 22 2020 00:08:00	Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
4730770	+ EDI: CBS7AVE	Dec 22 2020 00:08:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4720384	EDI: DISCOVER.COM	Dec 22 2020 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4718496	+ EDI: DISCOVER.COM	Dec 22 2020 00:08:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
4718500	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	GECRB/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
4718501	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	GECRB/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
4718502	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	GECRB/Lowes, Attention: Bankruptcy Dept, Po Box 103104, Roswell, GA 30076-9104
4718503	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	GECRB/MTD Power Card, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
4718504	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	GECRB/PayPal Cr, Attn:Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
4718499	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	Ge Capital Credit Card, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
4718505	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	Gemb/walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
4718507	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	Green Tree Servicing L, 332 Minnesota St Ste

4718508	EDI: IRS.COM	Dec 22 2020 00:08:00	610, Saint Paul, MN 55101-1314 IRS, PO Box 9052, Andover, MA 01810-9052
4718483	EDI: JPMORGANCHASE	Dec 22 2020 00:08:00	Chase Bank Usa, Na, Po Box 15298, Wilmington, DE 19850
4718484	EDI: JPMORGANCHASE	Dec 22 2020 00:08:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
4718485	EDI: JPMORGANCHASE	Dec 22 2020 00:08:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
4760569	EDI: JPMORGANCHASE	Dec 22 2020 00:08:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4718509	EDI: WFNNB.COM	Dec 22 2020 00:08:00	Jessica London, Po Box 659728, San Antonio, TX 78265-9728
4718510	+ Email/Text: PBNCNotifications@perituservices.com	Dec 21 2020 19:01:00	Kohls/capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
4730486	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 21 2020 19:17:43	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4718511	EDI: CBSMASON	Dec 22 2020 00:08:00	Masseys, Po Box 2822, Monroe, WI 53566-8022
4718512	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 21 2020 19:16:29	Merrick Bk, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
4750730	+ EDI: MID8.COM	Dec 22 2020 00:08:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
5332770	+ EDI: AGFINANCE.COM	Dec 22 2020 00:08:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
4754828	+ EDI: AGFINANCE.COM	Dec 22 2020 00:08:00	OneMain Financial Group, LLC as Servicer for Wells, 6801 Coldwell Blvd, Mail Stop: NTSB: 1310, Irving, TX 75039-3198
4718514	EDI: AGFINANCE.COM	Dec 22 2020 00:08:00	Onemain Financial, Bankruptcy Dept, PO BOx 6042, Sioux Falls, SD 57117-6042
4754595	EDI: PRA.COM	Dec 22 2020 00:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4718515	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	Paypal Credit, PO box 5138, Timonium, MD 21094-5138
4718516	+ Email/Text: bkrgeneric@penfed.org	Dec 21 2020 19:01:00	Pentagon - Bankcard, Po Box 1432, Alexandria, VA 22313-1432
4718517	+ Email/Text: bkrgeneric@penfed.org	Dec 21 2020 19:01:00	Pentagon Federal Cr Un, Po Box 1432, Alexandria, VA 22313-1432
4748268	EDI: Q3G.COM	Dec 22 2020 00:08:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4738628	EDI: Q3G.COM	Dec 22 2020 00:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4738629	EDI: Q3G.COM	Dec 22 2020 00:08:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
4719073	EDI: RECOVERYCORP.COM	Dec 22 2020 00:08:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5156390	+ Email/Text: bncmail@w-legal.com	Dec 21 2020 19:02:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132

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5156389	+ Email/Text: bncmail@w-legal.com	Dec 21 2020 19:02:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132
4718519	EDI: RMSC.COM	Dec 22 2020 00:08:00	Sams Club, Po Box 530942, Atlanta, GA 30353-0942
4718520	+ EDI: RMSC.COM	Dec 22 2020 00:08:00	Sams Club / GEMB, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
4718522	EDI: RMSC.COM	Dec 22 2020 00:08:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
4718521	EDI: RMSC.COM	Dec 22 2020 00:08:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
4718524	+ EDI: BLUESTEM	Dec 22 2020 00:08:00	Webbank / Gettington, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
4733409	EDI: WFFC.COM	Dec 22 2020 00:08:00	Wells Fargo Bank N. A., PO Box 10438, Des Moines, Ia 50306-0438
4718525	+ EDI: WFFC.COM	Dec 22 2020 00:08:00	Wells Fargo Home Projects, Wells Fargo Client Processing, 800 Walnut Street, Des Moines, IA 50309-3605
4718527	+ EDI: WFFC.COM	Dec 22 2020 00:08:00	Wf Fin Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank as servicer for Lakeview Loan Servicing L
4968747		BANK OF AMERICA, N.A., P.O. BOX 31785, TAMPA, FL 33631-3785, Last four digits of Acct#:1097, BANK OF AMERICA, N.A., P.O. BOX 31785
4718480		Bill me later
5229287		M&T Bank as servicer for Lakeview, Loan Servicing, LLC, M&T Bank as servicer for Lakeview, Loan Servicing, LLC
5229286		M&T Bank as servicer for Lakeview, Loan Servicing, LLC
cr	*+	JPMorgan Chase Bank, National Association successo, c/o LeeAne O. Huggins, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
cr	*+	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM26 bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
Kevin S Frankel	on behalf of Creditor JPMORGAN CHASE BANK N.A. pa-bk@logs.com
LeeAne O Huggins	on behalf of Creditor JPMorgan Chase Bank National Association successor by merger to Chase Home Finance LLC successor by merger to Chase Manhattan Mortgage Corporation pabk@logs.com
Mario John Hanyon	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Scott J Strausbaugh	on behalf of Debtor 1 Pamela S Fowler sstrausbaugh@bandspc.com
Taylor K Thomas	on behalf of Debtor 1 Pamela S Fowler tthomas@beckerlawgroupcc.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Pamela S Fowler**
First Name _____ Middle Name _____ Last Name _____
Social Security number or ITIN xxx-xx-9589
EIN _____

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:15-bk-04788-HWV**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela S Fowler

12/21/20

By the court: Henry W. Van Eck
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.